

Blue Cross of Florida, Inc.
Blue Shield of Florida, Inc.

Employee Handbook



Blue Cross



Blue Shield

P. O. Box 1798
532 Riverside Avenue
Jacksonville, Florida 32231
(904) 791-6111

Dear Employee:

This handbook has been prepared to explain what we may expect from each other. We ask for a high degree of performance from our employees; in return there are many rewards.

Your job is of great importance to our organizations. Only through your efforts and contributions are we able to provide Blue Cross and Blue Shield protection to our subscribers and those we serve under the government programs.

There is a reason to be proud and to feel a sense of achievement at being a member of the team of Blue Cross and Blue Shield of Florida. Even our reason for existence is unique. As a non-profit organization we offer protection against hospital and doctor bills to almost two million Floridians. We are dedicated to achieving the best health care protection at the lowest possible cost.

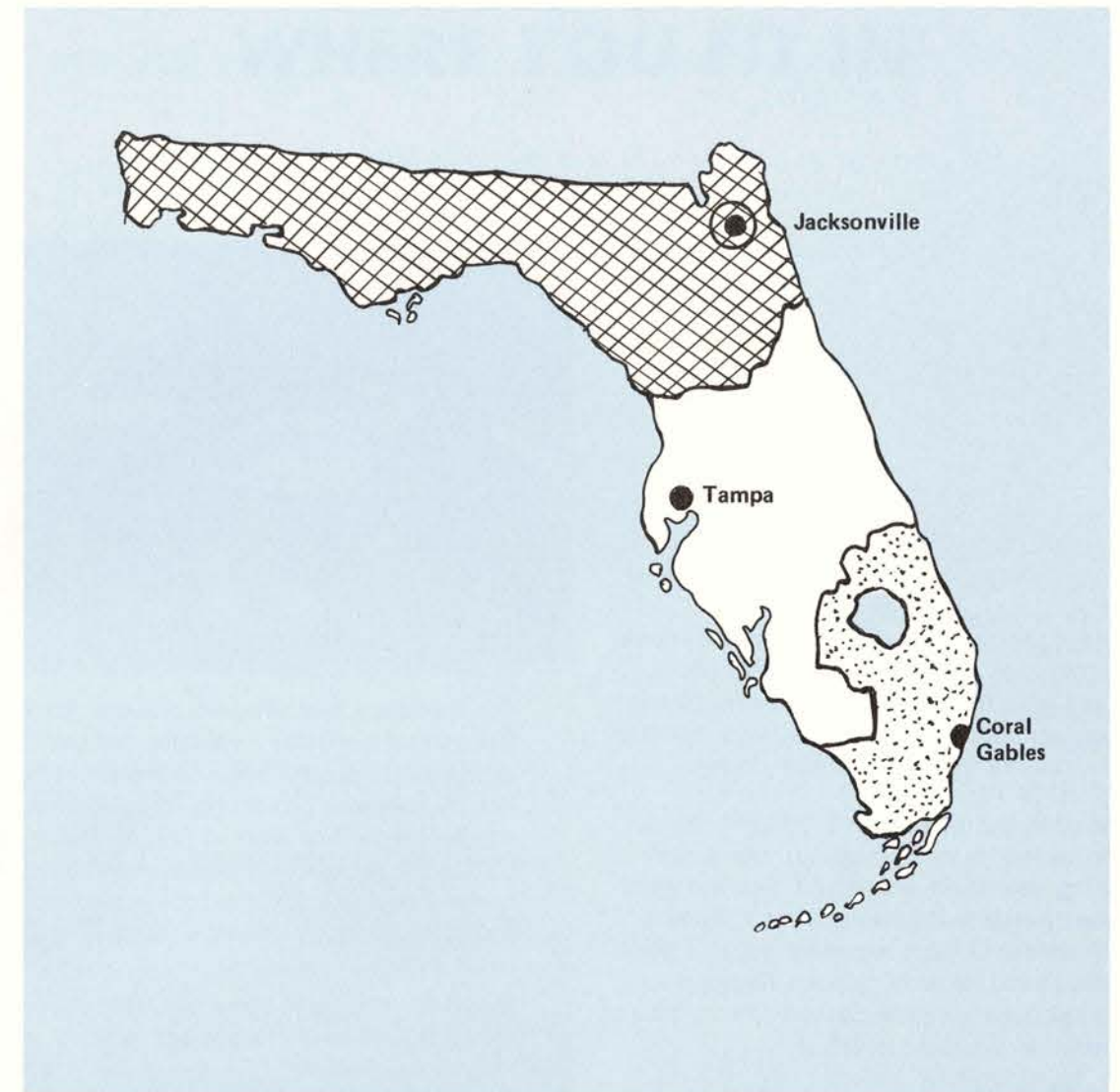
We look to each member of our team for the skill to contribute and the potential to grow while helping us to achieve our common goal — the best possible health care protection and quality service to our subscribers.

There is a lot to learn about our organization. Most of it you will learn gradually, as you come to work every day, but this book will give you some of the basic information you will need now. It is your personal guide for some of our requirements and some of the benefits we share.

We are glad you are with us. Thank you for joining our efforts to provide the best possible services to the people of Florida. I hope ours will be a long and rewarding partnership.

Sincerely,

J. W. Herbert
President



How We Are Organized

The Blue Cross and Blue Shield Plans were founded during the depression years of the 1930's with a simple concept . . . people helping people to prepay their hospital and doctor bills — Blue Cross protection for their hospital bills and Blue Shield protection for their doctor bills. Today with one out of four Floridians carrying a Blue Cross and Blue Shield identification card, it takes a large and sophisticated business operation.

Nationally there are 76 Blue Cross Plans and 71 Blue Shield Plans with some states having two or more plans. Each Plan is governed by a Board of Directors comprised of community leaders who serve without compensation. They are joined together nationally by

the Blue Cross Association and National Association of Blue Shield Plans. These national associations coordinate national enrollment advertising and federal government relations, as well as administer the vast tele-communications network which connects all the Plans. This system allows the payment of claims when subscribers need health care while out of their home state.

Our Plans, Blue Cross of Florida, Inc. and Blue Shield of Florida, Inc., are actually two separate corporations, each with its own Board of Directors. The corporate staff, the President and Vice Presidents, serve both corporations.

WHERE YOU FIT IN



The increasing demand for good health care programs and the diversity of our operations provides challenging opportunities for people in a wide variety of jobs.

It takes all kinds of skills to run an operation this size. Some kinds of skills can be used in many different situations; others are more specialized and require additional training. Almost every major high school and college area of study has some application to Blue Cross and Blue Shield operations because it takes knowledge of many different types of skills to get the job done.

All of our jobs fit together — and yours is an important part of the whole!



Both Plans are chartered as non-profit corporations. This simply means that not one cent goes to profit. Therefore, we are able to return more benefits to our subscribers than any other carrier — as much as 91.3 cents in claims benefits for every income dollar.

In order to give our subscribers efficient service, the state is divided into three regional areas with Jacksonville being the Home Office and also the headquarters for the Northern Regional District. Tampa is the Central Regional District headquarters and Coral Gables is headquarters for the Southern Regional District. Each region has several Branch Offices which are used primarily for sales and auditing.

Before our tremendous growth in 1966, we were housed in a two-story building in Jacksonville with 350 employees. We now have a ten-story building

adjacent to a twenty-story tower to form what is now a modern office complex with nearly 4,000 employees.

There are basically two reasons for this growth. One is that our sales have seen dramatic and continual increases as people begin to realize more and more that health care protection is something which we simply cannot live without and be financially secure. A constant increase in hospital and doctor rates has made it possible for a single catastrophic illness or injury to financially cripple a family.

Secondly, in 1966, the Federal Government's Medicare Program came into being, and the Florida Plans were selected to administer most of the Medicare Program in Florida. Due to the state's popularity as a retirement and tourist location, this program approximately doubled our business and multiplied our manpower needs several times.

BENEFITS

Hours of Work

In establishing scheduled hours for employees, the Blue Cross and Blue Shield organizations give full consideration to the social needs and convenience of employees, bearing in mind the urgency of certain types of work and the obligations of the Corporations to provide efficient and expedient service to subscribers.

In order to eliminate many of the problems of traffic congestion in the parking areas and the long wait on elevators in the morning and afternoon, working hours in our departments may vary slightly. Your supervisor will let you know the specific hours for your department.

Lunch period is one-half hour. You are provided with two paid 15 minute breaks, one in the morning and one in the afternoon. Your supervisor will schedule your lunch and break periods. You are urged to observe the time schedules to which you are assigned.

Your Salary

Wage and salary ranges are based on such factors as knowledge, problem solving, and accountability. This system is in accord with the Equal Pay Act. Benefits (vacations, holidays, group insurance, retirement pay, promotional opportunities, educational benefits, and working conditions) account for a substantial part of the total compensation of our employees.

You will be paid by check bi-weekly, every other Thursday. Should a payday fall on a holiday, paychecks will be distributed the preceding work day.

Deductions from pay are made as required by law and the Corporations. Deductions are also made at your request. Your paycheck will show the following salary deductions:

- Those required by law, including Federal Income Tax and Federal Social Security Tax.
- Group Life Insurance — employee's portion
Group Health Insurance — employee's portion
- Other deductions authorized by you in writing such as Dependent Group Life premiums, saving bonds, credit union shares, and others as discussed at your orientation.

Salaries are considered a personal matter between you and the company. If you have any questions, don't hesitate to contact your supervisor.

Employment Status

The Blue Cross and Blue Shield Plans maintain standard definitions of employment and classify employees as: 1) temporary, 2) probationary, 3) regular full time, 4) part-time, or 5) co-op. At the time you are employed, your qualifications and abilities are examined, and you are placed where you will be able to utilize your skills consistent with the needs of the organization. Accordingly, you are assigned a job title and classification.

Probationary Period

New employees are hired on a probationary basis. This probationary period lasts three months for non-exempt employees and six months for exempt employees. This time is intended to help you adjust to your new job and give you an opportunity to demonstrate your abilities.

Your supervisor will check your attendance and punctuality daily and will evaluate your job performance at the end of the probationary period and then annually. This review is in the form of a written report which becomes a part of your personnel record.

Having established a satisfactory record, you will be considered a regular full-time employee of our staff. Both exempt and non-exempt employees are eligible for benefits in many company-paid programs after three months of continuous employment.

Your Training

We offer various training programs that will provide you with the specialized skills needed to perform your work. During your career with us you may be offered further training to help you toward an exciting and rewarding career with the Blue Cross and Blue Shield Plans.

If further training is desired to qualify you for a better position with the company, the Human Resources Division will be glad to provide you with further information, guidance, and assistance.



Promotional Opportunities

Promotion of employees into higher level positions based upon performance and qualifications is encouraged through the Job Posting Program. It is the policy of the Blue Cross and Blue Shield Plans to promote from within whenever possible and to ensure that all eligible employees have equal opportunity for vacant positions for which they are entitled. To help administer this policy, a listing of new job opportunities is posted on bulletin boards for all employees to read. If you are a regular full-time employee, have been in your current job at least six months and feel you are qualified for a particular position, don't hesitate to apply for the position you desire. All applications will be given equal and fair consideration. You are entitled to apply for only one position at a time unless a selection has not been made within four weeks. In such cases, you may apply for another position without withdrawing your previous application. You are not eligible to participate if you are on probation.

Holidays

Full-time regular employees are eligible for paid holidays one day

after employment. Regular part-time and Co-op employees are paid for holidays, based on their scheduled hours. Temporary employees will not be eligible for paid holidays.

When a holiday falls on Sunday, the following Monday will be observed. When a holiday falls on Saturday, the previous Friday will be observed.

If a holiday falls during your vacation, you will receive additional time off as paid vacation. The extra time may be scheduled for the beginning or end of the vacation or for another time.

Refer to the back pocket of this booklet for specific holidays observed.

Vacation

Regular full-time employees earn vacation at a rate determined by length of continuous service as shown in the following schedule:

Length of Continuous Service	Length of Vacation
• Less than six months	None
• Six months of service but less than one year	1 Week

Note: Any vacation taken during this time is borrowed from



vacation available between one and two years service.

- One year, but less than two years service 2 Weeks (Less any vacation time taken after six months of service).
- Two years, but less than five years of service 2 Weeks
- Five years, but less than fifteen years of service 3 Weeks
- Fifteen years of service and over 4 Weeks

The vacation year begins on your anniversary date of hire (or the adjusted hire date, if there has been a break in service and prior service credit has been restored) and ends on the day preceding your anniversary date (or the adjusted date) in the following year. This date is your "benefits eligibility date".

Your vacation time may not be accumulated from year to year and must be taken between your anniversary dates. Vacations are to be taken in periods of one week each. However, when you are entitled to more than one week vacation, one week of your total vacation may be split into days.

Sick Leave

Regular full-time employees will have sick leave available to them beginning with their fourth month of employment. A benefit year begins on the anniversary date of hire (or the adjusted hire date, if there has been a break in service and prior service credit has been restored) and ends on the day preceeding your anniversary date (or the adjusted date) in the following year. This date is your "benefits eligibility date". Unused sick leave in any year is not cumulative in the following year. Annual sick leave will be based on service in accordance with the following scale:

Length of Service	Sick Leave At Full Pay	Sick Leave At 70% of Base Salary
More than 3 months, less than 1 year	2 Weeks	0 Weeks
More than 1 year, less than 2 years	2 Weeks	4 Weeks
More than 2 years, less than 3 years	3 Weeks	8 Weeks
More than 3 years, less than 4 years	4 Weeks	12 Weeks
More than 4 years, less than 5 years	5 Weeks	16 Weeks
More than 5 years	6 Weeks	20 Weeks



Non-exempt employees will not be paid for the first day of illness unless they are hospitalized.

It is your responsibility to telephone your department supervisor by 9:30 a.m. on the first day of illness. You must indicate how long the absence will be, or telephone your supervisor each day until returning to work. If four or more consecutive days of sick leave are used, you must submit a statement from your physician attesting to the necessity for absence. Upon returning to work you must report through the Dispensary prior to returning to your work area. If illness continues, the Plans may request additional statements from your physician.

You may request a Medical Leave of Absence if your illness extends beyond your sick day accumulation by seven calendar days. With management's approval, your leave of absence may be extended for the length of time necessary for recovery, but not to exceed ninety days.



Leaves of Absence

On your request, leaves of absence can be granted for good cause and reasonable lengths of time. On some occasions time off is granted with pay, such as for deaths in the family, doctor visits, and jury duty.

Death in Family — Should a death occur in your immediate family, you may request up to three days leave. Immediate family includes parent, guardian, sister, brother, spouse, child, father-in-law, mother-in-law, and grandparent.

Doctor Visits — As a regular full-time employee, you are allowed a maximum of two hours for a visit to a physician or dentist. If the absence exceeds two hours, the excess time will be without pay if you are a non-exempt employee. You must obtain a Doctor's Appointment Slip from your supervisor and have it signed by your physician or dentist before returning to work.

Jury Duty — If called to jury duty, you will be allowed the time off to serve. You will be expected to show your summons at least 5 days before the day you are scheduled to serve. After completion of jury duty you are to furnish your jury pay records. If you are excused from jury duty, you are expected to return to work.

On some occasions time off without pay is granted, such as temporary military leave, leave for marriage, maternity, personal leave, and extended leave.

Temporary Military Leave — If you are obligated for 2 weeks active duty training, you will be granted this leave. Vacation time may be used toward this military leave if desired. Upon return you will be required to furnish copies of your orders.

Leave for Marriage — At the time of your marriage, you may request a short leave of absence. Your leave will be considered individually, based on the length of leave requested, your attendance record, your performance record, the availability of vacation time, and the condition of work within the department at the time your request is made.

Maternity — You may continue working as long as you wish, so long as your doctor states in writing

that you are physically able to continue, and in management's opinion, you are able to handle your job satisfactorily. The maximum period of maternity leave is six months.

Since maternity leave is not considered a break in service, you will not lose credit for your previous years' service provided you return to work prior to the expiration of maternity leave.

Your benefits will also remain the same as the day you left. Vacation time earned as of the effective date of the maternity leave will be paid to you in your final salary check.

After delivery, you may return to work as soon as you wish, with your doctor's written approval. Every effort will be made to place you in your former position. If, however, this is not possible, you will be placed in a comparable one at the same salary you were paid prior to leaving.

After you return from leave, the leave will be credited as time worked for the purpose of earning vacation time. Your anniversary date will remain unchanged. However, your salary review date will be advanced by the total number of days absent to reflect the time not at work.

Personal Leave — Leave may be granted by your supervisor when justified for personal business. For absence in excess of eight hours, you are urged to take vacation time. You should request leave at least one day in advance. In the event of an emergency absence, you should call your immediate supervisor by 9:30 a.m. to explain the absence. In extreme emergencies another responsible person may call for you. These absences should be minimal and normally be for a few hours.

Extended Leave of Absence Without Pay — After one year of uninterrupted service, you may request an extended leave of absence in the event of exceptional circumstances. Management approval must be given before an extended leave will be granted.

Extended leave without pay may be granted for a period not to exceed six months, and may be granted only after earned vacation has been exhausted.

Suggestion Program

Your ideas are important, and they could mean money for you! The company Suggestion Program gives you an opportunity to submit ideas for improving working areas and procedures. Your suggestions provide management with ideas that will increase efficiency, eliminate waste, and make our organizations a safer and more desirable place to work.

After you have come up with an idea that you feel is worthwhile and valid, the rest is easy. Suggestion blanks are provided at bulletin board locations on the first and third floors,

or they may be obtained from the Suggestion Program Coordinator. Just complete the form and return it to the Suggestion Program Coordinator for processing.

You will be notified if you are a winner, and an award of 10% of the estimated annual savings will then be made. The maximum award will be \$1,000 and the minimum will be \$10.00.

You are eligible to participate in the suggestion program if you are below the supervisory level.



Tuition Program

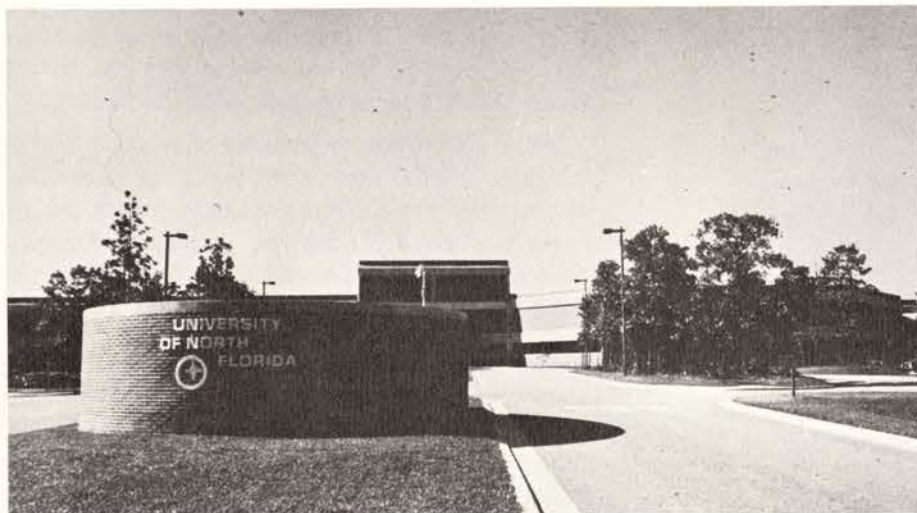
As you progress in your career with the Blue Cross and Blue Shield organizations you will find that adding to your knowledge and skills is important. It will help you in your present work and will assist you in advancing. The Corporations encourage you to continue your education at an accredited college or university and help make it possible by reimbursing tuition, fees, and book costs for approved work-related courses.

If you are a regular full-time employee, you are eligible for this financial assistance for college courses provided registration takes place after the employment date and you have completed the probationary period by the end of the term.

The amount of reimbursement is based on the grade(s) received. For instance 100% for an A or B and 80% for a C. For grades of D, F, or I (incomplete), there is no reimbursement.

Applications for tuition refund may be obtained from the Training and Development Department. The completed applications must be approved prior to the beginning of the school term. It is advised that you contact the Training and Development Department prior to enrolling in a course of study to make sure the course is covered for reimbursement under the program.

You will not be eligible for refunds under this plan for any course for which you are receiving financial assistance from another source (Scholarship, Veterans Administration, etc.).



More Benefits

BENEFIT PLAN

The Blue Cross and Blue Shield Plans have a sound, liberal and up-to-date benefit package. Regular, full-time employees are eligible to participate in the many benefit plans offered.

Here are the main types of programs that help protect you and your family:

- Health Insurance
- Life Insurance
- Long Term Disability Program
- Credit Union
- U.S. Savings Bond Program
- Retirement Program

You will want to know more about these benefits. At the completion of ninety days of employment the Benefits Department will be in contact with you to explain your benefits. Booklets detailing these benefits will be distributed and reviewed with you. Here is a brief summary of how they work.

Blue Cross and Blue Shield Health Care Coverage

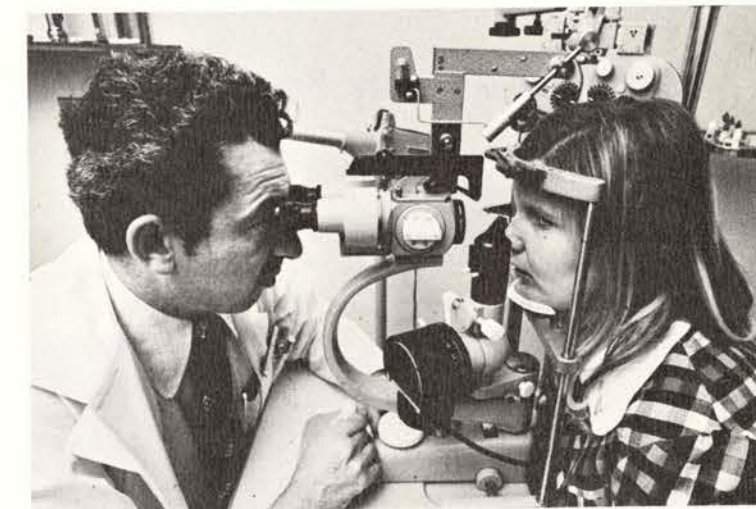
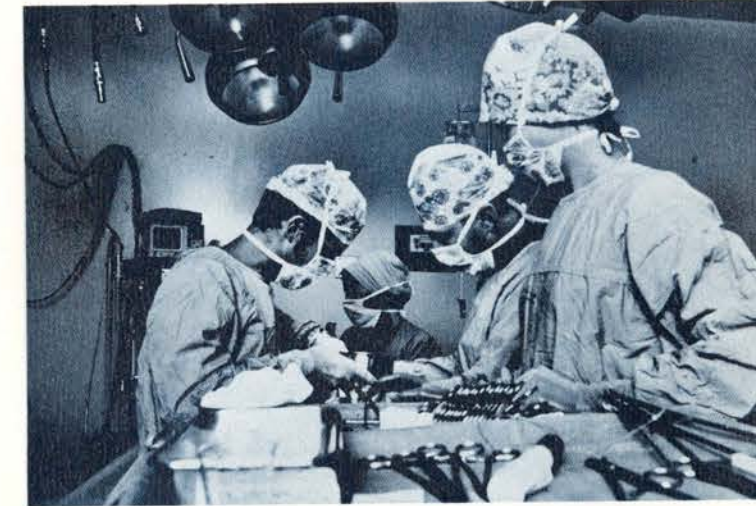
This program is designed to provide protection for you and your immediate family in the event of illness and/or hospital confinement. A comprehensive Group Health Coverage Program is made available to you at a nominal cost via salary deduction if you are under age 65. A comprehensive family program is also available for an additional premium amount. To be eligible for coverage you must have completed ninety days of employment and be a regular full-time employee.

As a new employee, you may obtain coverage prior to attaining regular full-time status by having the full cost deducted from your paycheck until such time as you become eligible for the company contribution to the Group Health Insurance Coverage.

Health Maintenance Program (HMP)

This program, effective after ninety days of employment, is offered as an option to the Blue Cross and Blue Shield Health Care Coverage. Regular full-time home office employees under the age of 65 may enroll.

The HMP is a relatively new concept in obtaining health care for you and your family, and it is designed to provide high quality, comprehensive benefits at a reasonable cost.



The HMP emphasizes total health maintenance — preventative care is stressed in the hope of offsetting serious illnesses early or before they occur.

Group Life Insurance Policy

As a regular full-time employee of the Blue Cross and Blue Shield Plans, you automatically become a participant in our Group Life Insurance Program. This plan provides coverage on a scale which varies according to your salary.

All full-time regular employees have the option of purchasing supplemental group life insurance through payroll deduction.

Dependent Group Life Insurance Program

You are also eligible to participate in this program. Eligible dependents are your spouse and unmarried children from 14 days of age to age 19. Unmarried children are also eligible from 19 years of age to 23 if they are full-time students. No person is a "dependent" if eligible for this plan as an employee.

Benefits are payable to you in the event of the death of an insured dependent. This coverage provides \$5,000 of life insurance on your spouse and up to \$3,000 for each of your dependents.

Long Term Disability Program

In order to reduce the financial burden resulting from total and permanent disability, the corporation provides a program of long-term disability protection for its employees. You will be eligible to participate in this program after completion of one year of continuous service with the Blue Cross and Blue Shield Plans.

Benefit payments begin 5 months after disability begins, and after medical evidence certifying complete disability is submitted. The amount is based upon 50% of your regular monthly salary at the time of disability.



Credit Union

The Employees' Credit Union is an independent organization which is owned and controlled by its members. It is managed by an elected Board of Directors.

The Credit Union offers you an opportunity to save money at an attractive rate of interest through the purchase of shares in the Credit Union. Making loans to members is another major aspect of credit union service. The membership-elected Credit Committee reviews and acts on all loan applications.

For your convenience, transactions are handled through payroll deductions. For further information, contact the Credit Union Office.

United States Savings Bond Program

As a regular full-time employee, you have the opportunity to purchase United States Savings Bonds through the payroll deduction plan. You may request the Corporations to deduct a specific amount.

Retirement Program

At this point you may not be thinking too much about retirement—but you will later on. When you retire and are eligible to receive a pension, your pension will be based on your age of retirement, salary history, and length of service.

Here at the Blue Cross and Blue Shield organizations, the normal retirement pension is based on thirty years of service. However, you will be entitled to a pension after completing ten years of service.

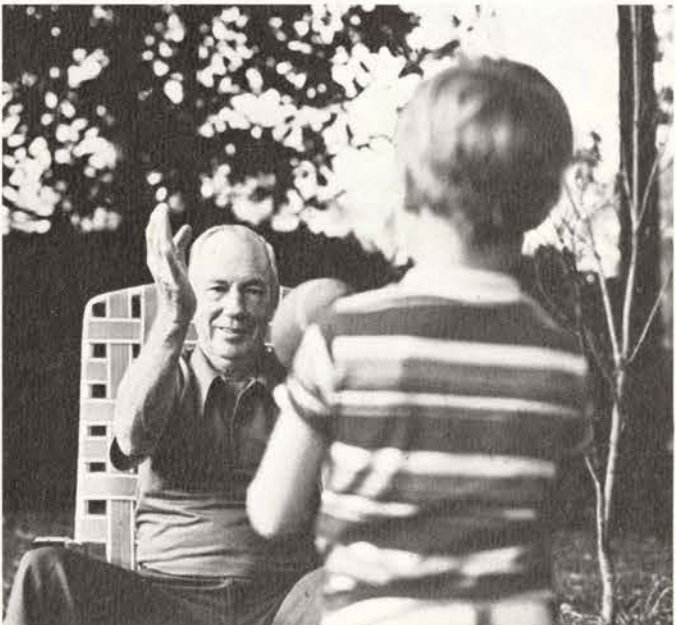
You will be eligible to participate in the retirement plan after one year of continuous service, provided you are at least 25 years of age and have not reached age 60 when hired.

The normal retirement date will be on the first day of the month following your 65th birthday.

The full cost of this program is paid by the Plans. It is entirely free to you.

Social Security

Social Security benefits are provided through equal payments by you and the Blue Cross and Blue Shield Plans to the Federal Government. Your share of the cost is deducted from your salary as required by law. Death benefits, Disability benefits, and Retirement benefits are provided.



Employee
Counseling

We realize that there can be honest differences of opinion about working conditions, discipline, rules, and other employee problems. Don't keep the problem to yourself. Let's talk it over and try to get it settled. The longer you delay in "getting it off your chest" — the more unhappy you will be. Remember — we can't straighten things out unless we know about them. Your supervisor will assist you in understanding and resolving your work-related problems.

There may, however, be times when you wish to discuss your problem with the Divisional Personnel Coordinator.

This approach enables you to discuss any such problems first with your immediate supervisor. If they are unable to resolve the problem or you wish to further appeal the matter, the Divisional Personnel Coordinator will be available to provide counsel.

Blood Bank

If you are a regular full-time home office employee, you are eligible to receive blood from the employees' blood bank account maintained at the Jacksonville Blood Bank. The following family members are also eligible: parent, spouse, child, brother, sister, or grandparent. Requests for blood are handled by the Employee Services and Community Relations Department.

In order to take advantage of the Blood Bank, you need not contribute blood. However, the account is available due to donations by employees, and you are encouraged to donate blood if you are physically able to do so.

This service is available at Jacksonville hospitals only.

Notary Public

Notary Public service is provided to employees at no cost. Personal documents requiring certification by a Notary Public of the State of Florida may be taken to the Employee Benefits Department where they will be notarized in accordance with laws governing notarization. You are encouraged to call the Benefits Department in advance to arrange for a convenient time for this service.



Blueprint for Success

1. **KNOW YOUR JOB WELL.** Find out from your supervisor what is expected of you. Make sure that you are familiar with all the details of your job. Regardless of how big or small you think your job is, it is important to the overall efficiency of the organization.
2. **BE ACCURATE IN YOUR WORK.** Be sure that your supervisor can rely upon you to do an error-free job. A letter misdirected or a paper misfiled can result in a lack of service to our subscribers.
3. **BE A PLEASANT PERSON.** Be considerate and charitable with your fellow workers. Treat others as you would like to be treated.
4. **BE COURTEOUS TO EVERYONE.** Always be conscious of the fact that the Blue Cross and Blue Shield Plans are service organizations. The goodwill which has been built up over the years can only be preserved and improved through the efforts of all employees.
5. **COMPLY WITH COMPANY RULES.** Every organization has standards and rules of conduct to govern its activities, and we are no exception. We have a minimum number of common sense rules and ask that you meet your obligation as an employee by complying with them.



Safety

Although no one wants accidents to happen, they do sometimes occur. A little extra care may be all it takes to prevent injury to yourself and to your fellow workers. It is important for you to be constantly aware of possible hazards that may exist, and to report them to your supervisor immediately. Contact your supervisor for information on the location of fire exits and safety rules for your department.



Conduct In Halls And Elevators

Please remember, even though you may be going to or from your break or lunch period, that your fellow employees are at work in the building. Be considerate of your fellow employees and treat them as you would like to be treated.

To help avoid confusion at the elevators, let others exit before you try to enter. Smoking in elevators is prohibited by law.

Overtime Policy

Although we attempt to complete work during the normal work day, you may be requested to work overtime. Overtime work is planned in order to meet peak periods, emergencies, and other specific situations such as illness and vacation periods. All overtime must be approved by the proper management in advance.

Overtime is scheduled by your Supervisor or the Manager of your

Department. At times overtime will be on a voluntary basis; other times it will be required.

If you are a non-exempt employee and you are requested to work overtime, you will be reimbursed at a premium rate of one and one-half times the hourly base rate for actual hours worked in excess of forty during a work week. Hours in excess of fifty per week will be paid at two times the base rate.

Generally, if you are classified as an exempt employee, you will be paid for forty (40) hours at your base hourly rate. However, with Group Vice Presidential approval in advance, overtime pay may be granted at the level of manager or below, for hours worked in excess of forty-eight (48) during one week.

Use of Telephone

Since we are service organizations, telephone communication is a vital part of our service to subscribers and providers. Therefore, you are asked not to use company telephones for personal calls so that lines will be free for incoming business calls. Public telephones are conveniently located throughout the building for personal use during your break and lunch periods.

You are asked to discourage your family, friends, and acquaintances from calling you during office hours except in case of emergencies. Please give your family the telephone extension where you can be reached in case of emergency.

Recording Changes

Please advise your supervisor of any changes in your name, address, telephone number, family status, educational achievements, etc. so that our records are kept current.

Such changes may affect your benefit status or perhaps, in changes in educational records, your chances for a promotional opportunity. It may also be helpful in transferring messages to you.

Termination Of Employment

Resignation:

Often circumstances beyond the control of the individual may cause

an employee to terminate voluntarily. Should it be necessary to resign, it is requested that you submit to your supervisor a written statement of your intent to terminate employment at least 2 weeks prior to your anticipated resignation.

Separation Interview

At the time of your termination from the Blue Cross and Blue Shield Plans, you must be scheduled for a separation interview with the Divisional Personnel Coordinator. This interview is an integral part of the out-processing of terminating employees and must be completed before you can receive your final paycheck.

We at Blue Cross and Blue Shield are striving to make our organization an outstanding place to work. By giving us your honest opinions, you can help us make it even better.

Re-Employment

Former employees with acceptable work records are eligible for rehire with no loss of rights and benefits from prior service provided that:

- They have left the company in good standing
- They return within the specified time as noted in corporate policy.
- Reinstatement is approved by both the Divisional Vice President and the Vice President of Human Resources.

Dress Regulations

As you all know, our corporations' product is of a service nature and its image has a large effect on the conduct and appearance of its employees. You are expected to dress in a manner consistent, acceptable, and appropriate to the standards required for your work. Your supervisor will advise you of the proper attire as it is specified in corporate policy.

For consistency throughout the company, when there is doubt in the mind of the manager or supervisor whether a particular style of dress is acceptable, the employee is to be referred to the appropriate Divisional Personnel Coordinator, who will counsel with the employee and provide a recommendation for action to the manager or supervisor.

Eating Facilities



For your convenience, a cafeteria is maintained on the third and thirteenth floors of the building complex. The third floor cafeteria features a varying selection of entrees, vegetables, salads, sandwiches, soups, desserts, and hot and cold beverages, while the other cafeteria is a smaller version and features many of the same items.

Snack areas with vending machines are located on the first, sixth, and thirteenth floors of the building. Candy, pastries, hot and cold drinks, and hot and cold foods may be purchased.

Your assistance and cooperation are necessary to keep the cafeteria and snack areas clean. The cafeteria hours are posted for your convenience.



Parking Facilities



Parking facilities are provided for employees at a nominal charge. Parking arrangements are handled in the Safety and Security Office. Hours are posted for your convenience.

Please contact the Safety and Security Office for more information on parking rules and regulations.

BULLETIN BOARDS

Bulletin boards are placed throughout the building to provide you with information about job opportunities, changes in the company, or information of general interest. Remember to check them regularly.

The use of bulletin boards is restricted to official Corporate and Employees' Clubs notices. If you wish to have a notice posted, take the information to the Employees' Club Director. It will be put on Company or Employees' Club stationery and posted for you.

DISPENSARY

A First Aid Station with full-time registered nurses is located on the sixth floor of the Main Building. All company employees are eligible for first aid care.

You will be referred to the Dispensary by your supervisor if you sustain injuries while on the job or if you become ill while at work. If you go home ill from work or call in ill, you must be cleared through the Dispensary before reporting back to work.

The Dispensary hours are posted for your convenience.

LOST AND FOUND

Lost and found is located in the Safety and Security Office.

If you should lose something, report the loss with a description of the missing item. If you should find something, please turn the item in to Safety and Security as soon as possible.

**RULES GOVERNING SOLICITATION
and
DISTRIBUTION OF LITERATURE**

To avoid incidents of missing office equipment and supplies, together with an onset of numerous non-employee solicitors and vendors entering upon company property, attempting to sell to our employees various items such as candy, insurance, cosmetics, etc., the company feels it is necessary to announce the following rules governing solicitation and distribution of literature. These rules have been enacted to protect you, the employee, from such harrassment, disruption of your work, and possibly the loss of your personal property. The rules are:

- 1. SOLICITATION AND/OR DISTRIBUTION OF LITERATURE BY NON-EMPLOYEES ON COMPANY PROPERTY IS PROHIBITED.
- 2. SOLICITATION BY EMPLOYEES ON COMPANY PROPERTY DURING WORKING TIME IS PROHIBITED.
- 3. SOLICITATION AND DISTRIBUTION OF LITERATURE BY EMPLOYEES IS AT ALL TIMES PROHIBITED IN PUBLIC LOBBIES WHEN SUCH LOBBIES ARE OPEN TO THE PUBLIC.
- 4. DISTRIBUTION OF LITERATURE BY EMPLOYEES ON COMPANY PROPERTY IN NON-WORKING AREAS DURING THEIR WORKING TIME IS PROHIBITED.
- 5. DISTRIBUTION OF LITERATURE BY EMPLOYEES ON COMPANY PROPERTY IN WORKING AREAS IS PROHIBITED AT ANY TIME.

Blue Cross and Blue Shield of Florida recognize that many of our employees supplement their income selling jewelry, cosmetics, candy, etc. Such activity is permissible so long as all solicitation and distribution connected with it are done in accordance with the above rules.

We feel that we are acting in your best interest by announcing this policy. Violators of the above rules will be subject to disciplinary action.

Any questions concerning the rules should be addressed to your supervisor or Divisional Personnel Coordinator.

Employees' Club



The Employees' Club is sponsored by the Jacksonville employees to provide a wide range of social, community, and recreational activities. It promotes fellowship and encourages a spirit of cooperation among employees. Although membership is voluntary, all employees in the Jacksonville area are encouraged to join in an effort to make the club stronger.

As a member you will be entitled to a variety of benefits. Club funds are used to purchase flowers for members or their immediate families on appropriate occasions. In addition, you will have access to discounts on a variety of items including movies, sports events, and special attractions.



Service Recognition

Blue Cross and Blue Shield of Florida honor your length of service through the presentation of service awards.

Employee Publications

PROFILE and MINI-PROFILE are our employee magazines; PROFILE is published quarterly, MINI-PROFILE is published monthly. Both report news articles of interest to employees, their families, and friends. They serve both as an informative publication and as a means of announcing employee accomplishments through promotion and service recognition.

HEADLINES and MINI-HEADLINES are published as often as timely and newsworthy announcements from management to employees are needed. They present information of interest in capsule form on short notice.



Employees' Gift Shop

For your convenience an employees' gift shop is located in our building. Such items as cards, stamps, hosiery, non-prescription drugstore items, novelty gifts, discount theatre tickets, etc. are sold. Business hours are posted.



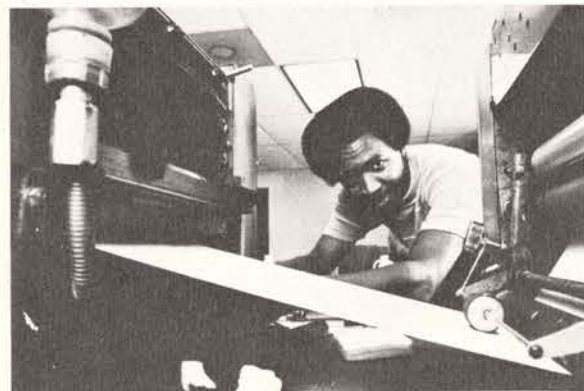
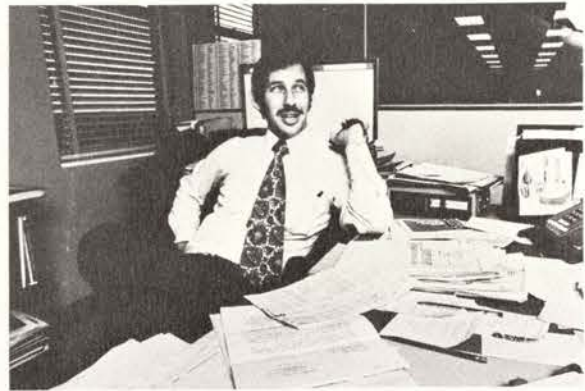
**We
Have
A Lot
To Offer**

This then is what we offer you — challenging opportunities due to the volume and variety of our operation and more than ample benefits.

The Florida Plans are constantly seeking and considering new ideas and new ways to improve both our organization and our services. As we grow, you will have the chance to grow with us in an exciting and friendly atmosphere that encourages the bright ideas of youth, but also values the opinions of experience.



The Many Faces of the Florida Plans



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Equal Employment Opportunity

Blue Cross of Florida, Inc., Blue Shield of Florida, Inc., and the Florida Combined Insurance Agency realize that our continued success depends heavily on the full and effective utilization of qualified persons, regardless of race, color, age, religion, sex, national origin or handicap. We further agree to take affirmative action to employ, advance in employment and otherwise treat qualified disabled veterans and the veterans of the Vietnam era without discrimination based upon their disability or veteran status in all employment practices. We have a continuing obligation to hire and develop the best people we can find — basing our judgment on their job-related qualifications — because it's morally right and legally required. And, surely, it's good business.

People are the cornerstone of our business. We will continue to direct our employment and personnel practices toward ensuring truly equal opportunity for everyone.

Therefore, we intend that all matters related to recruiting, hiring, training, compensation, benefits, promotions, transfers, layoffs, recall from layoffs, corporate-sponsored educational, social and recreational programs, and all treatment on the job be free of discriminatory practices.

As opportunities for transfer, advancement, or promotion occur, including promotions into and within management, periodic reviews and analysis of personnel records will be made to ensure that all minority and women employees, qualified handicapped individuals, disabled veterans and veterans of the Vietnam era . . . continue to receive equal consideration and that only valid requirements are imposed for these opportunities.

It is the duty of all members of the management team of this organization to implement and support this policy. In order to make this statement a reality, the responsibility for this program has been delegated as follows:

Vice President of Human Resources:

Mr. E. P. O'Brien, Vice President of Human Resources and Corporate EEO Executive Officer, has overall responsibility for enforcement of this policy at all locations throughout the State of Florida and Puerto Rico, and delegates authority to staff personnel as follows:

Director of Personnel

Supervise, coordinate, and develop Equal Employment Opportunity and Affirmative Action Programs.

Equal Employment Opportunity Coordinators:

Coordinate development of our Affirmative Action Program.

Ensure that our policies regarding equal employ-

ment opportunity are communicated to all levels within the organization.

Monitor our affirmative action progress through audit and reporting systems.

Ensure that hiring, promotion, salary administration and other personnel practices are fair and fully consistent with our Equal Employment Opportunity policy.

Identify problem areas and initiate actions to solve them.

Guide and assist all members of the management team of each organizational unit and sub-unit in their responsibility for further implementing this policy throughout the Company.

To ensure dissemination of this policy, the Corporate Equal Employment Opportunity Coordinator will take the following action:

- All newly appointed Supervisors and above will be briefed within one month following their appointment. Thereafter, Supervisors and Managers will attend at least one annual briefing on Equal Employment Opportunity and Affirmative Action.
- New Employees Orientation will include a briefing on this policy.
- A copy of this policy will be posted on all employees' bulletin boards.
- All advertisement for employees, placed for or by the company, will state that we are an Equal Opportunity Employer.
- The annual Affirmative Action Programs will be distributed to each establishment and be made available to any employee, upon request.
- Publishes articles covering Equal Employment Opportunity programs, promotions of minority and female employees, accomplishments of disabled veterans and veterans of the Vietnam era, and handicapped employees . . . in company publications.
- All suitable employment openings, including those not generated by federal contracts and those of all facilities regardless of location, will be listed with the local office of the state employment service in accordance with section 60-250-4 (b) and (h) of the Vietnam Readjustment Assistance Act of 1974.
- Reports on the effectiveness of this policy will be made by the Equal Employment Opportunity Coordinators on at least quarterly basis to all members of the management team.

We intend to measure ourselves against objectives, which will continue to move our total employment posture aggressively toward full and equal participation of all employees in the opportunities available here.

HOLIDAYS

The following days are observed as official holidays:

- New Year's Day
- Good Friday
- Memorial Day Observance
- Independence Day
- Labor Day
- Thanksgiving
- Friday After Thanksgiving
- Christmas Eve (one-half of normally scheduled hours)
- Christmas Day

When a holiday falls on Sunday, the following Monday will be observed. When a holiday falls on Saturday, the previous Friday will be observed.

NOTES

The following notes are abstracts of original materials:

- 1. New York's Day
- 2. New York's Day
- 3. New York's Day
- 4. New York's Day
- 5. New York's Day
- 6. New York's Day
- 7. New York's Day
- 8. New York's Day
- 9. New York's Day
- 10. New York's Day

When a holiday falls on Sunday, the following holiday will be observed. When a holiday falls on Saturday, the previous holiday will be observed.

**AN EQUAL
OPPORTUNITY
EMPLOYER
M/F**



Blue Cross
of Florida



Blue Shield
of Florida

532 Riverside Avenue
Jacksonville, Florida 32231